

Table I.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,565	17,922	18,961	18,181	19,444	19,948	18,296	19,743
Industry group **								
Agric., fish., forest.	17,515	--	--	--	--	--	14,608	18,095
Mining and manufacturing	19,240	16,895	17,763	16,847	18,603	19,923	17,935	19,328
Construction	17,679	16,860	16,604	18,772	16,179	20,242	16,656	18,241
Utilities and transp.	19,151	--	19,601	16,958	19,386	19,300	18,771	19,180
Wholesale trade	19,499	18,968	21,146	18,614	19,394	19,585	19,867	19,429
Fin. svcs. and real estate	19,985	17,769	22,381	19,339	20,535	19,917	19,695	20,010
Retail trade	18,452	22,868	17,520	16,926	17,931	18,592	19,044	18,370
Professional services	20,542	18,385	18,721	18,281	20,644	21,044	18,124	20,888
Other services	18,855	16,468	19,562	19,247	19,698	18,624	18,371	18,953
Ownership								
For profit, incorporated	19,257	17,843	18,917	17,999	18,920	19,642	18,257	19,399
For profit, unincorporated	19,018	19,200	18,881	17,564	18,805	19,513	18,489	19,150
Nonprofit	21,176	14,843	19,400	20,359	21,514	21,365	18,187	21,385
Age of firm								
Less than 5 years	18,524	17,912	18,060	17,214	19,830	20,631	17,805	19,359
5-9 years	17,469	16,160	17,261	16,684	18,450	18,391	16,716	18,018
10-19 years	18,962	19,201	17,950	18,016	19,616	19,440	18,319	19,311
20 or more years	19,750	17,771	19,936	18,633	19,477	19,970	18,801	19,826
Multi/single status								
2 or more locations	19,955	--	21,483	19,220	20,075	19,949	19,178	19,965
1 location only	18,359	17,916	18,781	17,886	18,473	19,903	18,221	18,478
Percent full-time employees								
Less than 25%	19,230	--	17,155	18,772	19,746	19,145	18,824	19,334
25-49 %	18,875	14,355	19,459	17,894	19,384	19,048	18,484	18,950
50-74 %	19,255	18,480	17,659	17,417	18,559	19,876	17,932	19,461
75% or more	19,613	17,870	19,076	18,237	19,515	19,981	18,316	19,791
Union presence								
No union employees	19,361	17,941	18,877	18,238	19,737	19,586	18,303	19,550
Has union employees	20,173	17,731	20,215	17,690	17,689	20,680	18,222	20,249
Percent low-wage employees								
50% or more low-wage	18,003	17,281	17,711	16,720	17,767	18,283	17,334	18,081
Less than 50% low-wage	19,675	17,976	19,025	18,256	19,569	20,069	18,354	19,863
Percent women employees								
Less than 25%	18,875	17,351	18,517	17,734	18,468	19,750	17,882	19,134
25-49 %	19,640	18,085	20,408	18,834	19,479	19,773	19,235	19,677
50-74 %	19,529	18,706	19,113	18,585	20,536	19,438	18,775	19,607
75% or more	20,593	17,767	17,823	18,138	20,069	21,269	17,659	20,908
Percent age 50 or older employees								
Less than 25%	18,931	17,138	18,322	18,073	18,647	19,616	17,591	19,257
25-49 %	19,850	18,391	19,059	18,022	20,148	19,986	18,496	19,942
50-74 %	19,709	18,507	19,619	18,638	19,111	20,391	19,167	19,827
75% or more	20,481	19,802	23,741	19,700	19,528	20,737	20,894	20,291

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	104.33	445.36	406.62	297.05	286.74	125.20	230.63	114.38
Industry group **								
Agric., fish., forest.	1,214.76	--	--	--	--	--	1,784.57	1,266.71
Mining and manufacturing	216.42	1,131.87	1,108.57	1,022.25	369.19	260.55	620.76	227.29
Construction	690.76	947.42	821.17	1,215.72	1,544.26	659.12	493.65	1,046.13
Utilities and transp.	343.92	--	2,239.41	1,177.86	858.64	400.90	992.94	362.06
Wholesale trade	287.71	1,141.84	1,958.79	492.54	620.33	357.83	961.73	288.34
Fin. svcs. and real estate	289.94	1,341.05	1,879.03	776.72	1,117.72	271.85	972.37	303.65
Retail trade	257.29	2,350.25	1,031.38	655.00	587.86	292.62	1,047.08	251.27
Professional services	202.15	698.78	480.45	444.59	370.50	274.42	354.48	221.51
Other services	289.75	840.98	860.33	641.26	950.05	294.36	513.58	332.02
Ownership								
For profit, incorporated	124.71	558.49	511.02	373.63	326.97	152.97	280.53	136.84
For profit, unincorporated	242.71	875.25	832.46	606.90	541.44	331.12	537.35	269.59
Nonprofit	267.46	1,111.11	749.46	598.27	781.00	273.62	559.26	281.68
Age of firm								
Less than 5 years	602.77	744.08	1,169.01	770.94	1,611.55	1,706.96	559.92	1,102.98
5-9 years	434.35	942.81	950.94	714.99	683.03	1,699.08	549.56	590.51
10-19 years	262.77	855.43	625.21	513.10	457.75	580.70	430.38	321.94
20 or more years	117.14	775.67	620.55	421.13	355.79	128.29	344.64	123.54
Multi/single status								
2 or more locations	115.20	--	1,694.29	439.27	322.37	126.19	730.78	116.30
1 location only	230.83	450.40	419.14	358.23	514.01	935.43	243.00	375.99
Percent full-time employees								
Less than 25%	441.13	--	2,659.76	949.00	1,135.84	388.16	1,599.48	381.74
25-49 %	460.41	2,735.98	1,217.14	1,166.70	750.87	689.63	1,227.89	495.44
50-74 %	296.72	805.59	767.51	808.31	728.64	380.24	586.89	327.65
75% or more	113.89	505.88	458.30	323.95	315.89	135.31	254.11	124.58
Union presence								
No union employees	116.16	406.32	426.24	222.39	263.77	161.58	229.34	130.24
Has union employees	235.30	2,671.37	1,122.95	2,114.00	1,105.71	190.89	1,189.96	239.96
Percent low-wage employees								
50% or more low-wage	285.23	1,786.25	1,531.13	573.77	747.11	333.65	926.55	298.76
Less than 50% low-wage	109.65	455.06	419.87	311.27	303.06	131.77	237.28	120.52
Percent women employees								
Less than 25%	195.73	688.33	709.60	555.06	483.32	207.85	374.76	226.89
25-49 %	228.26	959.16	742.10	456.43	487.80	295.53	498.93	244.95
50-74 %	185.90	913.23	746.32	464.51	753.77	172.27	477.62	199.33
75% or more	206.72	1,021.63	584.72	447.62	405.12	269.02	439.40	221.68
Percent age 50 or older employees								
Less than 25%	151.70	729.47	535.15	464.99	330.35	196.11	340.81	168.33
25-49 %	149.23	804.49	894.60	374.59	416.08	171.99	474.08	155.66
50-74 %	366.08	677.50	819.27	1,041.11	1,189.15	339.13	427.62	438.62
75% or more	509.11	1,226.79	923.28	1,103.62	846.43	826.97	894.68	619.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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